

Information to identify the case:

Debtor 1	<u>Margie M Horner</u>	Social Security number or ITIN	xxx-xx-0513
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20293-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Margie M Horner

1/12/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Margie M Horner
Debtor

Case No. 22-20293-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 12, 2023

User: auto
Form ID: 318

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2023:

Recip ID	Recipient Name and Address
db	+ Margie M Horner, 117 Dixon Street, Latrobe, PA 15650-5252
15455761	+ Excelsa Health, 532 W Pittsburgh St, Greensburg, PA 15601-2239

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 13 2023 04:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 13 2023 04:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Jan 13 2023 04:59:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 13 2023 00:01:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15455750	+ EDI: GMACFS.COM	Jan 13 2023 04:59:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15455751	+ EDI: PHINAMERI.COM	Jan 13 2023 04:59:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15455753	+ EDI: BANKAMER.COM	Jan 13 2023 04:59:00	Bank Of America, 1800 TAPO CANYON, Simi Valley, CA 93063-6712
15455752	+ EDI: BANKAMER.COM	Jan 13 2023 04:59:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15455755	+ EDI: CAPITALONE.COM	Jan 13 2023 04:59:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15497906	EDI: CAPITALONE.COM	Jan 13 2023 04:59:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

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			28272-1083
15455756	+ EDI: CITICORP.COM	Jan 13 2023 04:59:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15497074	EDI: CITICORP.COM	Jan 13 2023 04:59:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15455757	+ EDI: WFNNB.COM	Jan 13 2023 04:59:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15455758	EDI: DIRECTV.COM	Jan 13 2023 04:59:00	DIRECTV, P.O. Box 78626, Phoenix, AZ 85062
15494152	EDI: DIRECTV.COM	Jan 13 2023 04:59:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15494683	EDI: DISCOVER.COM	Jan 13 2023 04:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15455759	+ EDI: DISCOVER.COM	Jan 13 2023 04:59:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15455760	Email/Text: operationsclerk@easypayfinance.com	Jan 13 2023 00:01:00	Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
15455762	+ Email/Text: SAABankruptcy@fcbanking.com	Jan 13 2023 00:01:00	First Commonwealth Bank, 22 North Sixth St, Indiana, PA 15701-1802
15455764	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 13 2023 00:01:00	Hyundai Motor Finance, 10550 Talbert Av, Fountain Valley, CA 92708
15455763	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 13 2023 00:01:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
15511638	EDI: JEFFERSONCAP.COM	Jan 13 2023 04:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15455765	+ Email/Text: EBNBKNOT@ford.com	Jan 13 2023 00:01:00	Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
15455754	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2023 00:01:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15509408	EDI: Q3G.COM	Jan 13 2023 04:59:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15509945	+ EDI: RMSC.COM	Jan 13 2023 04:59:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15456097	+ EDI: RMSC.COM	Jan 13 2023 04:59:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15455766	+ EDI: RMSC.COM	Jan 13 2023 04:59:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15455767	+ EDI: RMSC.COM	Jan 13 2023 04:59:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15455768	+ EDI: RMSC.COM	Jan 13 2023 04:59:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15455769	+ EDI: RMSC.COM	Jan 13 2023 04:59:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15497000	+ EDI: CBSTDR	Jan 13 2023 04:59:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15510133	EDI: BANKAMER.COM	Jan 13 2023 04:59:00	THE BANK OF NEW YORK MELLON, c/o Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
15503251	EDI: BANKAMER.COM	Jan 13 2023 04:59:00	The Bank of New York Mellon, at. el, c/o Bank of

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15507521	EDI: AIS.COM		America, N.A., P.O. Box 31785, Tampa FL 33631-3785
		Jan 13 2023 04:59:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15455771	+ EDI: VERIZONCOMB.COM		
		Jan 13 2023 04:59:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
15462386	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15462387	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15462389	*+	Bank Of America, 1800 TAPO CANYON, Simi Valley, CA 93063-6712
15462388	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15462391	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15462392	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15462393	*+	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15462394	*P++	DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550, address filed with court:, DIRECTV, P.O. Box 78626, Phoenix, AZ 85062
15462395	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15462396	*P++	EASYPAY FINANCE, PO BOX 2549, CARLSBAD CA 92018-2549, address filed with court:, Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
15462397	*+	Excelsior Health, 532 W Pittsburgh St, Greensburg, PA 15601-2239
15462398	*+	First Commonwealth Bank, 22 North Sixth St, Indiana, PA 15701-1802
15462400	*P++	HYUNDAI MOTOR FINANCE COMPANY, PO BOX 20809, FOUNTAIN VALLEY CA 92728-0809, address filed with court:, Hyundai Motor Finance, 10550 Talbert Av, Fountain Valley, CA 92708
15462399	*+	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
15462390	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15462401	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15462402	*+	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15462403	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15462404	*+	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15462405	*+	Tdrcs/furniture First, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
15462406	*+	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
15455770	##+	Tdrcs/furniture First, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 2 Undeliverable, 21 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2023

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2023 at the address(es) listed below:

Name	Email Address
Bernadette Irace	on behalf of Creditor THE BANK OF NEW YORK MELLON birace@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Lawrence W. Willis	on behalf of Debtor Margie M Horner ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lorraine Gazzara Doyle	on behalf of Creditor THE BANK OF NEW YORK MELLON ldoyle@logs.com diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Marisa Myers Cohen	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM ecfmail@mwclaw.com, mcohen@mwclaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov

TOTAL: 9